Dear Sir,

I am writing in regards to Walmart's request to form a bank. I believe that allowing the world's largest corporation to create a bank is dangerous. It concurrates far too much power in too few hands. Walmart has a track record of pushing small businesses into bankruptcy and there is no reason to believe they would behave differently as a bank. Causing local banks to close and removing capital from local communities would lead to even more degradation in our communities in order to enrich the Walton family which includes 5 of the 7 wealthiest humans on the planet. I hope you will say no to this grab for even more wealth and power.

Sincerely, Betsy Bickel